

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13  
Fred Smith, Jr. and Imani N. Molock-Smith, :  
Debtors. : Bankruptcy No. 19-13290-MDC

**ORDER**

**AND NOW**, this 14<sup>th</sup> day of November 2019, it is hereby **ORDERED** that if Fred Smith, Jr. and Imani N. Molock-Smith (the “Debtors”) and Pennsylvania Housing Finance Agency (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

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